


File Format Review Activity Answers

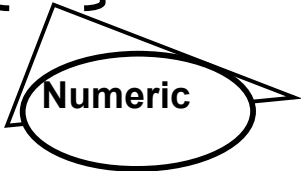
1. Find the two errors in the File Header Record below using the Bits-N-Bytes Printout Ruler and the NACHA Rules.

101 125000011 1250000530104120745**b08**41101FEDERAL RESERVE BANK FIRST SALMON BANK
PAYROLL



2. Find the error in the File Control Record below using the Bits-N-Bytes Printout Ruler and the NACHA Rules.

9 [1] 00000100000003123456789000000000000000000000651243



3. You are responsible for the creation of the ACH file at your financial institution. The Federal Reserve has just informed you that the ACH file you transmitted has been edited and found to have a batch that has rejected due to an error in the company/batch header record. Identify the one error that caused the batch to reject.

5200XYZ PRINTING INCEXEMPT PAYROLL 4422885 PPDPAYROLL APR 01010413
2125000050000001



Originator
Status Code

File Format Exercise #1

H Answers

Record Type Code	Tran. Code	Receiving DFI ID	Check Digit	DFI Account Number	Amount	Individual ID Number	Individual Name	Disc. Data	Addenda Record Ind.	Trace Number
6	32	07200032	6	270023973206	0000015492	BUP000000001062	ALKEMA,CYNTHIA JO		0	0724138216649
6	32	07240880	5	136646	000002500	BUP000000001041	ANDERSON,KATHLEEN A		0	0724138216649
6	22	07240880	5	10342370	0000020500	BUP000000001041	ANDERSON,KATHLEEN A		0	0724138216649
6	22	07241297	2	4104889	0000046758	BUP000000001040	FROSTICK,ROBERT J		0	0724138216649
6	22	07100001	3	59385380034903759	0000020000	BUP000000001040	FROSTICK,ROBERT J		0	0724138216649
6	32	07240946	4	6196688	0000010000	BUP000000001102	GALLOWAY,SHERYL		0	0724138216649
6	22	07240946	4	31041397	0000023644	BUP000000001102	GALLOWAY,SHERYL		0	0724138216649
6	32	27248043	2	9911947000	000002500	BUP000000001010	JOYCE,DONALD		0	0724138216649
6	32	07200032	6	275000145886	0000010000	BUP000000003014	PERRIN,WILLIAM R		0	0724138216649
6	22	07200032	6	275000145886	0000138678	BUP000000003014	PERRIN,WILLIAM R		0	0724138216649
6	22	02127265	5	1016553376	0000137116	BUP000000001001	PLEUNE,JOHN H		0	0724138216649
6	22	07200032	6	270002136354	0000034503	BUP000000001105	TIMM,AMY JO		0	0724138216649
6	32	07200080	5	554732696-6	0000003000	BUP000000003346	ASKEW,WILLIAM		0	0724138216649
6	32	07200032	6	270000496782	0000007500	BUP000000003192	REED,RICKY J		0	0724138216649
6	22	07200032	6	270000496782	0000071674	BUP000000003192	REED,RICKY J		0	0724138216649
6	32	07240465	0	400146755	0000036428	BUP000000003355	RYDER,MATTHEW		0	0724138216649
6	27	07200080	0	550063247	0000580293	BUPA01382094697	GENERAL COMPANY	A1	0	0724138216649

- Name the File Record **Entry Detail Record**
- What type of account and transaction does Tran. Code 32 identify? **Savings Deposit**
- What type of account and transaction does Tran. Code 22 identify? **Demand Deposit**
- What is the maximum dollar amount a single entry can be? **99999999.99**
- What are the implications of the transaction with the debit tran code? **The corporate offset is in the PPD batch, which gives it a 60 day right of return. The corporate offset should be in a separate CCD batch.**
- What are the first 8 digits of the ODFI? **07241382 – the first 8 digits of the Trace Number**

Handout U Answers

File Format Exercise #2 Answers

Field 1 Record Type Code	2 Service Class code	3 Company Name	4 Company Discretionary Data	5 Company Identification	6 Standard Entry Class Code	7 Company Entry Description	8 Company Descriptive Date	9 Effective Entry Date	10 Settlement Date	11 Originator Status Code	12 Originating DFI ID	13 Batch Number
5	200	PAYROLL COMPANY			PPD	PAYROLL	403782	090125	126		07246582	0000001
01-01	02-04	05-20	21-40	41-50	51-53	53-63	64-69	70-75	76-78	79-79	80-87	88-94

- 1 Name the File Record **Batch Header Record (Record 5)**
- 2 The 200 Service Class Code indicates a debit only file. **False – 200 Service Class Code indicates mixed debits and credits**
- 3 ACH Entries should be posted according to the Effective Entry Date. **False – transactions should always be posted as of Settlement date**
- 4 Which two fields are required to be passed to the consumer's account statement?
Field 3 – Company Name and Field 7 – Company entry Description
- 5 What does the Originator Status Code indicate? **1 indicates a commercial transaction, 2 indicates a Federal government transaction**

File Format Exercise #3

Field Data Element Name	1 Record Type Code	2 Service Class code	3 Entry Addenda Count	4 Entry Hash	5 Total Debit Dollar Amount	6 Total Credit Dollar Amount	7 Company Identification	8 MAC Code	9 Reserved	10 Originating DFI ID	11 Batch Number
Field Inclusion Requirement	M	M	M	M	M	M	R	O	N/A	M	F
Contents	8	200	00000229	3687413764	7870096	7870096	1382094697			07246582	0001
Position	01-01	02-04	05-10	11-20	21-32	33-44	45-54	55-73	74-79	80-87	88

- 1 Name the File Record **Batch Control Record**
- 2 The Entry Addenda Count is the total of all Entry Detail (Record "6") entries. **False – the Entry Addenda Count is the total of all entry Detail (Record 6) and Addenda (Record 7) records in the batch.**
- 3 The Entry Hash is the sum of Field 3 in the Entry Detail Records in the batch. **True**
- 4 In a mixed batch of debits and credits, the total debits and total credits must always be equal. **False**
- 5 What does the Field Inclusion Requirement indicate and what are they?
 - a The inclusion or omission of information in a/an Optional data field is at the discretion of the Originator and OI
 - b The omission of information in a Required data field may cause a reject at the RDFI.
 - c A Mandatory field is necessary to ensure the proper routing and /or posting of an ACH ent

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File Format Exercise #4 Answers

Fill in the blank with the name of the file format

1	01	072465829	1221467904	030123	1601	F	094	10	1	ABC CREDIT UNION BANK	PAYROLL COMPANY	811	1 File Header Re		
5	200	GENERAL COMPANY			1382094697		PPD	PAYROLL	403782	030125	000	1	07246582	0000001	2 Batch Header
6	32	07240946	4	17822800	0000015492		BUP000000001102	NAGELKIRK,CARL		0		072465821660001			
6	22	07240946	4	5856060123	0000002500		BUP000000001102	NAGELKIRK,CARL		0		072465821660002			
6	22	27248043	2	7514242044	0000020500		BUP000000001010	NOVAK,JOHN A		0		072465821660003			
6	22	27248043	2	275000145886	0000037125		BUP000000003289	PERRIN,WILLIS R		0		072465821660004			
6	32	07200091	5	275000145886	0000005000		BUP000000003289	PERRIN,WILLIS R		0		072465821660005			
6	32	07200032	6	9911947000	0000044995		BUP000000003014	JOYCE,RONALD		0		072465821660012			
6	22	07200032	6	4010029132	0000063130		BUP000000003014	JOYCE,RONALD		0		072465821660013			
6	22	02127265	5	000015889-0-00	0000012500		BUP000000001001	LACROSS,ROBERT		0		072465821660014			
6	22	07200032	6	000015889-0-16	0000003500		BUP000000001002	MALONEY,JOE M		0		072465821660015			
6	32	07200080	5	000015889-0-10	0000042510		BUP000000001002	MALONEY,JOE M		0		072465821660016			
6	32	07200032	6	6196688	0000004500		BUP000000001002	MALONEY,JOE M		0		072465821660017	3 Entry Detail R		
8	200	000017		3687413764	000000000000		000000393201			07246582	0000001		4 Batch Contrc		
9		000001		000002 000017	3687413764		000000000000	000000393201					5 File Control I		

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